

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Vincent Costa  
Joann P. Costa  
Debtors

Case No. 18-01962-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 27

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db/jdb  
5059360 +Vincent Costa, Joann P. Costa, 154 Lincoln Rd., E. Stroudsburg, PA 18302-9510  
Advanced Laparoscopic Associates, 35 Plaza Professional Center, 81 Route 4 W. 401,  
Paramus, New Jersey 07652  
5069733 Advanced Laparoscopic Associates, HCS PO Box 306, Waldwick, NJ 07463  
5059361 +Barclays Bank Delaware, PO Box 8303, Wilmington, Delaware 19803-8303  
5059365 +Computer Credit, Inc., 470 W. Hanes Mill Rd., PO Box 5238,  
Winston-Salem, North Carolina 27113-5238  
5059364 +Computer Credit, Inc., 470 West Hanes Mill Road, PO Box 5238,  
Winston-Salem, North Carolina 27113-5238  
5059366 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115  
5059367 GM Financial, PO Box 1181145, Arlington, TX 76096  
5069734 +Geisinger Health Plan, PO Box 827502, Philadelphia, PA 19182-7502  
5069735 +Heart Care Poconos, 100 Plaza Court Ste. C, E. Stroudsburg, PA 18301-8258  
5059368 +ILS Ltd., 1172 West Main Street, Stroudsburg, PA 18360-1323  
5069736 +JWR Financial Services, LLC, 1010 Summit Ave., Union City, NJ 07087-5564  
5059369 +Lehigh Valley Hospital Pocono, PO Box 822009, Philadelphia, Pennsylvania 19182-2009  
5059370 +McClure Law Office, PO Box 65, Middletown, Pennsylvania 17057-0065  
5059372 +Peerless Credit Services, Inc., PO Box 518, Middletown, Pennsylvania 17057-0518  
5059373 +Pocono Medical Center, PO Box 822009, Philadelphia, Pennsylvania 19182-2009  
5059375 +St Lukes Physician Group, PO Box 25837, Salt Lake City, Utah 84125-0837  
5059376 +St. Luke's Physician Group, PO Box 25837, Salt Lake City, Utah 84125-0837  
5059377 +St. Lukes University Health Network, PO Box 788187, Philadelphia, Pennsylvania 19178-8187  
5059379 +Trans-Continental Credit & Collection Co, PO Box 5055, White Plains, New York 10602-5055  
5069737 +Urology Associates Poconos, 422 Normal St. Ste. B, E. Stroudsburg, PA 18301-2717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5059362 +EDI: CAPITALONE.COM Aug 10 2018 22:53:00 Capital One, PO Box 30285,  
Salt Lake City, Utah 84130-0285  
5059363 +EDI: WFNNB.COM Aug 10 2018 22:53:00 Comenity Bank Bonton, PO Box 182789,  
Columbus, Ohio 43218-2789  
5059371 +EDI: AGFINANCE.COM Aug 10 2018 22:53:00 One Main, PO Box 1010,  
Evansville, LA 47706-1010  
5059374 +EDI: SEARS.COM Aug 10 2018 22:53:00 Sears CBNA, PO Box 6283,  
Sioux Falls, South Dakota 57117-6283  
5059378 +EDI: TFSR.COM Aug 10 2018 22:53:00 Toyota Motor Credit Corp., PO Box 9786,  
Cedar Rapids, IA 52409-0004  
5059380 +EDI: WFFC.COM Aug 10 2018 22:53:00 WF Card Svc., PO Box 14517,  
Des Moines, Iowa 50306-3517

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
Philip W. Stock on behalf of Debtor 1 Vincent Costa pwstock@ptd.net  
Philip W. Stock on behalf of Debtor 2 Joann P. Costa pwstock@ptd.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Vincent Costa  
First Name Middle Name Last Name

Debtor 2 Joann P. Costa  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1522**

EIN --\_-----

Social Security number or ITIN **xxx-xx-7937**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-01962-RNO****Order of Discharge**

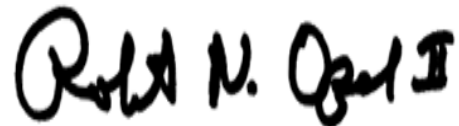
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Vincent Costa  
aka Vincent Costa Sr.

Joann P. Costa  
aka Jo Ann P. Costa

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 10, 2018

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**